IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re:

Case No.: 18-17604

Ross E. Baker : Chapter 13

Judge Magdeline D. Coleman

Debtor(s) : **************

:

Wells Fargo Bank, N.A., d/b/a Wells : Date and Time of Hearing

Fargo Auto : September 22, 2020 at 10:30 a.m.

Movant,

VS

: U.S. Bankruptcy Court

Ross E. Baker : 900 Market Street, Courtroom #2

Meaghan Maureen Baker : Philadelphia, PA, 19107

:

William C. Miller, Esq.

Respondents.

ORDER GRANTING MOTION FOR RELIEF FROM STAY (DOCKET NUMBER) REGARDING 2014 FORD FOCUS WITH VIN 1FADP3K20EL317849

	This matter came before the Court on the Motion for Relief from Stay and the Co-Debtor
Stay (t	ne "Motion") filed by Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto ("Creditor")
(Dock	et).

Creditor has alleged that good cause for granting the Motion exists, and that Debtor, Co-Debtor, counsel for the Debtor and Co-Debtor, the Chapter 13 Trustee, and all other necessary parties were served with the Motion, and with notice of the hearing date on the Motion. No party filed a response or otherwise appeared in opposition to the Motion, or all responses have been withdrawn. For these reasons, it is appropriate to grant the relief requested.

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IT IS, THEREFORE, ORDERED that the Motion is granted. The automatic stay imposed by § 362 and § 1301 of the Bankruptcy Code is terminated with respect to the Creditor, its successors, and assigns.

Creditor is hereby permitted to take any and all actions necessary to accelerate the balance due on the Contract, to sell the Collateral in accordance with state law, to apply the net proceeds to the Contract, and to otherwise exercise its contractual and state law rights as to the Collateral.

IT IS FURTHER ORDERED that the Chapter 13 Trustee shall discontinue all payments to Creditor on its claim under the Chapter 13 Plan filed by the Debtor(s). Creditor is directed to file a report of sale promptly following liquidation of the 2014 Ford Focus with the Vehicle Identification Number 1FADP3K20EL317849 (the "Collateral") if any excess proceeds are received. Should Creditor seek to file any unsecured deficiency claim, Creditor shall do so no later than 90 days after this Order is entered. If the Collateral has not been liquidated, the deficiency claim is to be estimated.

Date:	
	Judge Magdeline D. Coleman
	United States Bankruptcy Judge